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TERMINOLOGY [Abbreviations and Acronyms]

BOB: Bank of Bhutan

BNB: Bhutan National Bank

BDBL: Bhutan Development Bank limited

DRUKPNB LTD: Bhutan Punjab Bank limited

TBANK Ltd.: Tashi Bank limited

RMA: Royal Monetary Authority

ROI: Return on Assets

ROA: Return on Assets

OPTA: operating cost to Total Assets

INTTA: Interest to Total Assets

ROE: Return on Equity

ROA A: Return on Average Assets

GDP: Gross Domestic Product

GNH: Gross National Happiness

CRR: Cash Reserve Ratio

ASQ: Asset Quality

CAMEL: Capital adequacy, Asset quality, Management quality, Earning quality, Liquidity

CAP: Capital Adequacy

CLRM: Classical Linear Regression Model

DW: Durbin-Watson

LAS: Natural logarithm of total asset

LIQ: Liquidity

MGE: Managerial Efficiency

NIM: Net Interest Margin

NPL: Non Performing Loans

RGD: Real GDP growth rate

ROA: Return on Asset